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RUSSELL LOW, ESQ. RLL-4745

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Order Filed on May 6, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13

Nilda Vargas : CASE NO. 18-21683

Debtors : The Honorable Rosemary Gambardella

ORDER FOR AUTHORITY TO ENTER INTO A MORTGAGE LOAN MODIFICATION

The relief set forth on the following pages numbered (2) through page (2) is hereby

ORDERED.

DATED: May 6, 2019

Honorable John K. Sherwood United States Bankruptcy Court Case 18-21683-RG Doc 53 Filed 05/06/19 Entered 05/06/19 15:38:06 Desc Main Document Page 2 of 2

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Debtors: Nilda Vargas Case No.: 18-21683-RG

Caption: ORDER FOR AUTHORITY TO ENTER INTO A

MORTGAGE LOAN MODIFICATION

THIS MATTER being brought before the Court by Russell L. Low, Esq., attorney for Debtor, Nilda Vargas, upon the Notice of Motion for Authority to Enter into a Mortgage Loan Modification as to real property located at 322 Midland Ave., Garfield, NJ 07026.

IT IS ORDERED that all arrears are to be rolled into the mortgage modification and therefore the Trustee should make no further disbursements on the arrears claim as filed.

IT IS ORDERED that the creditor shall modify its claim within 60 days of the entry of this Order to reflect the amount that has already been paid through the Chapter 13 Plan (if any) and for the remaining amount of the arrears claim to be paid through the loan modification.

IT IS ORDERED that the debtor shall file Amended Schedules I and J within 60 days of the entry of this Order.

IT IS FURTHER ORDERED and, it appearing that notice of said Motion was properly served upon all parties concerned and this Court, having considered the representation of the attorney for the Debtor, Russell L. Low, Esq., for secured creditor Specialized Loan Servicing appearing and for good cause having been shown;

ORDERED AND ADJUDGED AND DECREED that the Debtor's Motion for Authority to Enter into a Mortgage Loan Modification on the mortgaged property as set forth in the Loan Modification Agreement attached as an Exhibit to the Motion is hereby granted.